Case 13-70218-JAD Doc 133 Filed 08/18/18 Entered 08/19/18 00:48:58 Desc

THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE: LISA M KEYSER			
		Case No.:13-70218 JAD	
Debtor(s)		Chapter 13	
Ronda J. Winnecour Movant		Document No.: 124	
vs. No Repondents.			
	ORDER O	F COURT	
AND NOW, this 16th		, 20 <u>18</u> , upon consideration of the	
Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of			

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

Receipts and Disbursements, and following notice to the creditors and an opportunity to be

- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED 8/16/18 1:51 pm CLERK U.S. BANKRUPTCY COURT - WDPA

U.S. BANKRUPTCY JUDGE

Case 13-70218-JAD Doc 133 Filed 08/18/18 Entered 08/19/18 00:48:58 Desc

Imaged Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
Western District of Pennsylvania

In re: Lisa M Keyser Debtor Case No. 13-70218-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: bsil Page 1 of 2 Date Rcvd: Aug 16, 2018 Form ID: pdf900 Total Noticed: 49

Notice by fi	rst class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
db	+Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130		
cr	+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636		
13595020	+AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419		
13595028	+CBCS, P.O. Box 163006, Columbus, OH 43216-3006		
13595025	+Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640		
13595027	+Capital Tax Collection Bureau, P.O. Box 60547, Harrisburg, PA 17106-0547		
13595029	+Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153		
13595030	+Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641		
13595031	+Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305		
13604118	+Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053		
13595035	+Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184		
13595038	+HSBC/Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642		
13595041	+Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999		
13595043	+NCC, 245 Main Street, Dickson City, PA 18519-1641		
13621207	+PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602		
13597916	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982		
13595044	+Penelec, P.O. Box 3687, Akron, OH 44309-3687		
13595045	+Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893		
13691945	+Pennsylvania Electric Co., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688		
13595046	+PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387		
13595052	+Somerset County Tax Claim Bureau, 300 N. Center Avenue, Suite 370,		
	Somerset, PA 15501-1470		
13595053	+The Bureaus, 1721 Central St, Evanston, IL 60201-1507		
13595054	+The Law Office of Edwin A. Abrahamsen, & Associates, P.C., 120 N. Keyser Avenue,		
13373031	Scranton, PA 18504-9701		
13595059	+Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397		
Notice by el	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.		
13595021	+E-mail/Text: seinhorn@ars-llc.biz Aug 17 2018 02:00:40 American Credit & Collections, LLC, P.O. Box 264, Taylor, PA 18517-0264		
13595022	+E-mail/Text: bankruptcy@acbhq.com Aug 17 2018 01:59:22 American Credit Bureau,		
13393022	2755 S Federal Hwy, Boynton Beach, FL 33435-7742		
12671660			
13671660	+E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 17 2018 01:59:50 Asset Acceptance LLC,		
13595023	P.O. Box 2036, Warren, MI 48090-2036 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 17 2018 01:59:50 Asset Acceptance Llc,		
	Po Box 1630, Warren, MI 48090-1630		
13595024	+E-mail/Text: ACF-EBN@acf-inc.com Aug 17 2018 01:59:11 Atlantic Credit and Finance, Inc., 2727 Franklin Road SW, Roanoke, VA 24014-1011		
13595026	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 17 2018 02:03:58 Cap One,		
13393020	Po Box 85520, Richmond, VA 23285		
13595033	+E-mail/Text: abovay@creditmanagementcompany.com Aug 17 2018 02:00:18		
13393033	2121 Noblestown Road, Pittsburg, PA 15205-3956		
13595032	+E-mail/Text: abovay@creditmanagementcompany.com Aug 17 2018 02:00:18 Credit Management Co,		
13373032	2121 Noblestown Rd, Pittsburgh, PA 15205-3956		
13595036	+E-mail/Text: data_processing@fin-rec.com Aug 17 2018 01:59:23		
13393030	Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908		
13595037	E-mail/PDF: gecsedi@recoverycorp.com Aug 17 2018 02:04:53 GE Money Bank, PO Box 960061,		
13393037	Orlando, FL 32896-0061		
13595040			
13595040	+E-mail/PDF: resurgentbknotifications@resurgent.com Aug 17 2018 02:04:37 LVNV Funding, LLC,		
12675501	P.O. Box 10497, Greenville, SC 29603-0497		
13675521	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 17 2018 02:04:07		
	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,		
10684650	LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587		
13674678	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 17 2018 02:04:37		
	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,		
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587		
13674675	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 17 2018 02:04:37		
	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,		
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587		
13595039	+E-mail/PDF: resurgentbknotifications@resurgent.com Aug 17 2018 02:04:08 Lvnv Funding Llc,		
	Po Box 740281, Houston, TX 77274-0281		
13595042	+E-mail/Text: bankruptcydpt@mcmcg.com Aug 17 2018 01:59:54 Midland Funding,		
1000014	8875 Aero Dr Ste 200, San Diego, CA 92123-2255		
13595047	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 17 2018 02:26:26		
133930 1 1	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541		
12656750	E-mail/Text: bnc-quantum@quantum@group.com Aug 17 2018 01:59:35		
13656758			
	Quantum3 Group LLC as agent for, Fortis Capital IV LLC, PO Box 788,		
12620657	Kirkland, WA 98083-0788		
13639657	E-mail/Text: bnc-quantum@quantum3group.com Aug 17 2018 01:59:35 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788		
	guarioums croup the as agent for, mora runding the, FO BOX 700, ATTATAIN, WA 90005-0700		

Case 13-70218-JAD Doc 133 Filed 08/18/18 Entered 08/19/18 00:48:58 Desc Imaged Certificate of Notice Page 3 of 3

Page 2 of 2

Form ID: pdf900 Total Noticed: 49 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13595048 +E-mail/Text: bankruptcy@remitcorp.com Aug 17 2018 01:59:58 Remit Corp, 36 W Main St. Bloomsburg, PA 17815-1703 13595050 +E-mail/PDF: pa_dc_claims@navient.com Aug 17 2018 02:04:59 Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500 13601962 +E-mail/PDF: pa_dc_claims@navient.com Aug 17 2018 02:04:33 Sallie Mae Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 17 2018 01:59:28 WFNNB-Fashion Bug, 13595057 P.O. Box 659728, San Antonio, TX 78265-9728 13595058 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 17 2018 01:59:28 WFNNB/Lane Bryant, 4590 E Broad Street, Columbus, OH 43213-1301 13595056 +E-mail/Text: BKRMailOps@weltman.com Aug 17 2018 02:00:06 Weltman, Weinberg & Reis Co., L.P.A., c/o James C. Warmbrodt, Esquire, 436 Seventh Avenue, Pittsburgh, PA 15219-1827 Suite 1400, TOTAL: 25 **** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** PennyMac Corp. 13678668* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500 POB 12914, Norfolk VA 23541) 13595051* 13595055* +The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703 13595034 ##+Edwin A. Abrahamsen & Associates, P.C., c/o Michael F. Ratchford, Esquire, 120 N. Keyser Avenue, Scranton, PA 18504-9701 13595049 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809 TOTALS: 1, * 3, ## 2

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: bsil

District/off: 0315-7

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC andygornall@latouflawfirm.com

Harry B. Reese on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkallc.com, chris.amann@pkallc.com;ick.bracev@pkallc.com;samantha.gonzalez@pkallc.com;iill@pkallc.com;

chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;hchelf.f.f.gonditara.paul@pkallc.com;

James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com

Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com

Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8

Date Royd: Aug 16, 2018